

Fill in this information to identify the case:

Debtor 1 Carole A. Colby

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Michigan
(State)

Case number 16-20101

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Deutsche Bank National Trust Company, as Trustee for
Morgan Stanley Dean Witter Capital I Inc. Trust 2002-AM3
Mortgage Pass-Through Certificates, Series 2002-AM3

Court claim no. (if known): 5

Last 4 digits of any number you use to
identify the debtor's account:

4 9 1 0

Date of payment change:

Must be at least 21 days after date 7/1/2018
of this notice

New total payment: \$ 669.86
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 138.52

New escrow payment: \$ 116.57

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

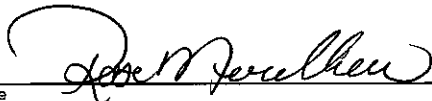
☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

x

/s/
Signature



Date

5/13/2018

Print:

Rose A. Merithew, Attorney (P73319)

First Name Middle Name Last Name

Title

Attorney for Deutsche Bank
National Trust Company, as
Trustee for Morgan Stanley Dean
Witter Capital I Inc. Trust 2002-
AM3 Mortgage Pass-Through
Certificates, Series 2002-AM3

Company

Trott Law, P.C.

Address

31440 Northwestern Hwy Ste. 145

Number Street

Farmington Hills, MI 48334-5422

City State ZIP Code

Contact phone

248.642.2515

Email

EasternECF@trottlaw.com



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West Palm Beach, FL 33409
Toll Free: 800.746.2936

04/30/2018

Account Number: [REDACTED]

ERIC J DALEK
320 S WASHINGTON AVE FL
SAGINAW, MI 48607-1152

Property Address:
1018 Carmen Dr
Lake Isabella, MI 48893-8828

Dear ERIC J DALEK,

We have been notified you are representing Carole A Colby. Accordingly, the enclosed correspondence is being directed to you. The enclosures have not been sent directly to Carole A Colby. Please provide this correspondence to your client as you deem appropriate.

If you no longer represent Carole A Colby, or if you prefer we provide such notices directly to your client, please send a request in writing to:

Ocwen Loan Servicing, LLC
Attention: Research Department
P.O. Box 24736
West Palm Beach, FL 33416-4736

If you are authorizing us to communicate directly with your client, please specify whether the authorization covers written or verbal communication, or both.

Sincerely,
Loan Servicing

[REDACTED] [REDACTED]

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is provided purely for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.



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04/30/2018

Loan Number: [REDACTED]

Carole A Colby
Estate Of George E Colby
1018 Carmen Dr
Lake Isabella, MI 48893-8828

Property Address: 1018 Carmen Dr
Lake Isabella, MI 48893-8828

Analysis Date: 04/30/2018

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - BANKRUPTCY
Projections for the Coming Year

Dear Borrower(s),

The enclosed update follows notice of your involvement in a bankruptcy petition, filed on 01/25/2016, under Chapter 13 of the Bankruptcy Code.

This notice relates to the post-petition escrow payments and disbursements only.

Important Notices

Please contact us at once if you are not the subject of a Chapter 13 proceeding or plan.

If you have filed for any other bankruptcy protection or received an Order of Discharge in a Chapter 7 bankruptcy case or received any other discharge under the U.S. Bankruptcy Code that applies to this property, please be advised that this notice is for informational purposes only and not intended as an attempt to collect a debt against you personally.

PLEASE REVIEW THIS STATEMENT CLOSELY - THE MORTGAGE PAYMENT MAY BE AFFECTED

This is a prediction of activity in the escrow account during the coming escrow year based on:

- a) Anticipated payments to be paid into the escrow account
- and
- b) Anticipated payments to be made from the escrow account

Description of Next Disbursement	Due Date of Next Disbursement	Estimated Amount(s) of Next Disbursement
Township Tax	Aug 2018	\$752.26
Village Tax	Aug 2018	\$41.42

[REDACTED]

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Description of Next Disbursement	Due Date of Next Disbursement	Estimated Amount(s) of Next Disbursement
Township Tax	Jan 2019	\$607.36
Total Annual Disbursements		\$1,401.04

Target Escrow Payment	\$116.75 = (1/12 th of \$1,401.04)
Starting Escrow Balance Needed as of Jul 2018	\$817.29

Month	Projected Payments To Escrow	Projected Payments From Escrow	Description	Projected Ending Balance	Required Bal Projections
Beginning Balance				\$1,464.88	\$817.29
Jul-2018	\$116.75			\$1,581.63	\$934.04
Aug-2018	\$116.75	\$752.26	Township Tax	\$946.12	\$298.53
			(PARCEL # [REDACTED])		
		\$41.42	Village Tax	\$904.70	\$257.11
			(PARCEL # [REDACTED])		
Sep-2018	\$116.75			\$1,021.45	\$373.86
Oct-2018	\$116.75			\$1,138.20	\$490.61
Nov-2018	\$116.75			\$1,254.95	\$607.36
Dec-2018	\$116.75			\$1,371.70	\$724.11
Jan-2019	\$116.75	\$607.36	Township Tax	\$881.09	\$233.50(Cushion)
			(PARCEL # [REDACTED])		
Feb-2019	\$116.75			\$997.84	\$350.25
Mar-2019	\$116.75			\$1,114.59	\$467.00
Apr-2019	\$116.75			\$1,231.34	\$583.75
May-2019	\$116.75			\$1,348.09	\$700.50
Jun-2019	\$116.75			\$1,464.84	\$817.25
TOTALS=	\$1,401.00	\$1,401.04			

[REDACTED]

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Escrow cushion and potential escrow shortage

In the event there is a tax and/or insurance increase over the coming escrow year, Federal law (RESPA) allows additional funds to be held to prevent the escrow account from being overdrawn.

This additional amount, which is called a cushion, may be up to 1/6th of the total payments estimated to be made from the escrow account for the coming escrow year.

To avoid a shortage, the escrow balance should not fall below the cushion amount at any time during the coming escrow year.

Escrow Account Projections

Total Anticipated Payments. The anticipated payments from escrow for the coming year total \$1,401.04.

Required Escrow Cushion/Minimum Balance. The required cushion amount is \$233.50 (1/6 of \$1,401.04).

Expected Balance Deficiency/Surplus - According to the last month of the account history, the expected escrow balance is \$1,464.88, so there is an escrow balance surplus of \$647.59 (this balance equals the total amount paid into escrow minus the total amount of money to be paid out this year). We will send you a check for the remaining surplus balance within 30 days. However, if your account is not contractually current as of the analysis date, the escrow funds will remain in the escrow account.

the first monthly mortgage payment for the coming escrow year, beginning with the payment due on 07/01/2018, will be \$669.86 of which \$553.11 will be for principal and interest and \$116.75 will go into the escrow account.

If you have any questions in this regard, please do not hesitate to contact us.

Please contact our Customer Care Center at 888.554.6599. Representatives are available to answer your questions Monday through Friday 8 am to 9 pm ET.

Fax in Attention: Escrow department Fax number: 561.682.7875.

Mailing Address :

Ocwen Loan Servicing LLC
Attn : Escrow Department.
P.O. Box 24737
West Palm Beach, FL 33416

Sincerely,
Loan Servicing

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04/30/2018

Account Number: [REDACTED]

ERIC J DALEK
320 S WASHINGTON AVE FL
SAGINAW, MI 48607-1152

Property Address:
1018 Carmen Dr
Lake Isabella, MI 48893-8828

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[REDACTED] [REDACTED]
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04/30/2018

Loan Number [REDACTED]

Carole A Colby
Estate Of George E Colby
1018 Carmen Dr
Lake Isabella, MI 48893-8828

Property Address:
1018 Carmen Dr
Lake Isabella, MI 48893-8828

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT Bankruptcy Account History

Dear Borrower(s),

The enclosed update follows notice of your involvement in a bankruptcy petition, filed on 01/25/2016, under Chapter 13 of the Bankruptcy Code.

This notice relates to the post-petition escrow payments and disbursements only.

Important Notices

Please contact us at once if you are not the subject of a Chapter 13 proceeding or plan.

If you have filed for any other bankruptcy protection or received an Order of Discharge in a Chapter 7 bankruptcy case or received any other discharge under the U.S. Bankruptcy Code that applies to this property, please be advised that this notice is for informational purposes only and not intended as an attempt to collect a debt against you personally.

Analysis Period. This statement includes actual and scheduled activity in the escrow account from April 2017 through June 2018.

An "s" indicates "scheduled payment".

The monthly mortgage payment in the amount of \$691.63 of which \$553.11 was for principal and interest and \$138.52 was allocated to the escrow account.

Actual Month	Projected Payments To Escrow	Actual Payments To Escrow	Projected Payments From Escrow	Actual Payments From Escrow	Description	Projected Ending Balance	Actual Ending Balance
Beginning Balance						\$1,203.68	\$371.96
Apr-2017	\$138.62-s	\$138.62				\$1,342.30	\$510.58
May-2017	\$138.62-s	\$138.62				\$1,480.92	\$649.20
Jun-2017	\$138.62-s	\$138.62				\$1,619.54	\$787.82

[REDACTED]

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Actual Month	Projected Payments To Escrow	Actual Payments To Escrow	Projected Payments From Escrow	Actual Payments From Escrow	Description	Projected Ending Balance	Actual Ending Balance
Jul-2017	\$138.52-s					\$1,758.06	\$787.82
*Aug-2017	\$138.52-s	\$138.62		\$752.26	Township Tax	\$1,896.58	\$174.18
					(PARCEL # [REDACTED])		
*		\$138.62		\$41.42	Village Tax		\$271.38
					(PARCEL # [REDACTED])		
*			\$745.56-s		Township Tax	\$1,151.02	\$271.38
*			\$310.77-s		Village Tax	\$840.25	\$271.38
*Sep-2017	\$138.52-s	\$138.62				\$978.77	\$410.00
Oct-2017	\$138.52-s	\$138.52				\$1,117.29	\$548.52
Nov-2017	\$138.52-s	\$138.52				\$1,255.81	\$687.04
*		\$138.52					\$825.56
*Dec-2017	\$138.52-s	\$138.52		\$607.36	Township Tax	\$1,394.33	\$356.72
					(PARCEL # [REDACTED])		
Jan-2018	\$138.52-s	\$138.52				\$1,532.85	\$495.24
*			\$605.94-s		Township Tax	\$926.91	\$495.24
Feb-2018	\$138.52-s	\$138.52				\$1,065.43	\$633.76
*		\$138.52					\$772.28
Mar-2018	\$138.52-s					\$1,203.95	\$910.80
Apr-2018	\$138.52-s	\$138.52				\$1,342.47	\$1,187.84
May-2018	\$138.52-s					\$1,480.99	\$1,326.36
Jun-2018	\$138.52-s					\$1,619.51	\$1,464.88
TOTALS	\$2,078.10	\$1,939.88	\$1,662.27	\$1,401.04			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. An "s" indicates "scheduled payment".

Projected Payments - Last year, we projected that payments made from the escrow account would total \$1,662.27. Under Federal law (RESPA), with projected payments of \$1,662.27 the lowest monthly balance should not {exceed / fall below} \$277.04 or 1/6 of anticipated payments from the account.

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Summary of Actual Payments Made from Escrow (as shown above): \$1,401.04 for property taxes. Please review the details carefully. If any details appear incorrect, please contact us.

*** Note - POC Escrow Shortage Adjustment** – This transaction reflects credit adjustments made by Ocwen with regard to pre-petition escrow shortage identified at the time of the bankruptcy filing and placed in the Proof of Claim filed by Ocwen and on the Claims Register of the case. Ocwen advances the pre-petition escrow shortage funds to the account so they do not become part of any ongoing post-petition escrow payments and to prevent a "double-dip." All pre-petition escrow shortage funds advanced are repaid as part of Ocwen's Proof of Claim arrearage as per the confirmed plan in the case. If the bankruptcy case is dismissed for any reason or if Ocwen obtains an Order from the Court granting it Relief from the Automatic Stay, any outstanding amounts owed for the pre-petition escrow shortage as stated in Ocwen's Proof of Claim that are not repaid prior to the said dismissal or relief order, will be added back to the outstanding escrow balance on the account.

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